

In re:
Anthony Drozdowski
Deborah Drozdowski
Debtors

Case No. 18-12660-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 12, 2023

User: admin
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	Anthony Drozdowski, Deborah Drozdowski, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14173550	+ Joshua Z. Goldblum, Esquire, 826 Bustleton Pike, Suite 101, Feasterville, PA 19053-6002

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 12 2023 23:58:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 13 2023 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 12 2023 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14126218	+ EDI: BANKAMER2.COM	May 13 2023 03:56:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14123148	EDI: BANKAMER.COM	May 13 2023 03:56:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14112471	Email/PDF: bncnotices@becket-lee.com	May 13 2023 00:15:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14094580	EDI: CITICORP.COM	May 13 2023 03:56:00	Citibank NA, PO Box 6241, Sioux Falls, SD 57117-6241
14262749	EDI: Q3G.COM	May 13 2023 03:56:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14097798	EDI: DISCOVER.COM	May 13 2023 03:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14582191	Email/Text: Bankruptcy@Freedommortgage.com	May 12 2023 23:57:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14094590	EDI: IRS.COM	May 13 2023 03:56:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14109787	+ Email/Text: bankruptcydpt@mcmcg.com	May 12 2023 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14116906	EDI: PRA.COM	May 13 2023 03:56:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14121716	EDI: Q3G.COM	May 13 2023 03:56:00	Quantum3 Group LLC as agent for, JH Portfolio

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			Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14109435	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 12 2023 23:57:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14476755	Email/PDF: bncnotices@becket-lee.com	May 13 2023 00:16:28	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14105694	+ Email/Text: electronicbkydocs@nelnet.net	May 12 2023 23:58:00	U.S. Department of Education C/O Nelnet, 121 South 13th Steet, Suite 201, Lincoln, NE 68508-1911
14110859	EDI: USBANKARS.COM	May 13 2023 03:56:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14131382	+ EDI: AIS.COM	May 13 2023 03:56:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14105446	+ EDI: WFFC2	May 13 2023 03:56:00	WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, SBLBKInquiry@wellsfargo.com 85038-9482
14100712	+ EDI: WFFC2	May 13 2023 03:56:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14113182	EDI: WFFC2	May 13 2023 03:56:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14123250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

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BRIAN CRAIG NICHOLAS

on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

CHANDRA M. ARKEMA

on behalf of Creditor Quicken Loans Inc. carkema@squirelaw.com vcosme@squirelaw.com.jberry@squirelaw.com

CHANDRA M. ARKEMA

on behalf of Creditor Quicken Loans LLC carkema@squirelaw.com, vcosme@squirelaw.com.jberry@squirelaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN S. ZABEL

on behalf of Creditor Quicken Loans Inc. lzabel@reedsmith.com

MARIO J. HANYON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

MICHAEL JOHN CLARK

on behalf of Creditor Quicken Loans LLC mclark@squirelaw.com

MICHAEL P. KELLY

on behalf of Joint Debtor Deborah Drozdowski mpkpc@aol.com r47593@notify.bestcase.com

MICHAEL P. KELLY

on behalf of Debtor Anthony Drozdowski mpkpc@aol.com r47593@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Anthony Drozdowski</u>	Social Security number or ITIN	xxx-xx-3142
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Deborah Drozdowski</u>	Social Security number or ITIN	xxx-xx-4679
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-12660-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Drozdowski

Deborah Drozdowski

5/11/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.